

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Eugene Gregory, Jr.
Kayce Ryan Gregory
Debtors

Case No. 17-01866-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 10, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 5
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db	+ Richard Eugene Gregory, Jr., 128 Cranbrook Drive, Dover, PA 17315-1237
jdb	+ Kayce Ryan Gregory, 10088 McCreary Road, Shippensburg, PA 17257-8530
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4917654	+ APEX ASSET, 1891 SANTA BARBARA DR ST, LANCASTER, PA 17601-4106
4917649	+ BRENT C. DIFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4917657	+ BUREAU OF ACCOUT MANAGMENT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4955222	+ CBY Bureau of York, Inc., 33 SOuth Duke Street, Yor, PA 17401-1485
4953197	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
4955226	+ Gastroeterology Assoc. of York, 2690 SOuthfield Drive, York, PA 17403-4510
4917651	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4917671	+ SHAPIRO & DENARDO, LLC, 3600 HORIZON DR # 150, KING OF PRUSSIA, PA 19406-4702
4924515	Wells Fargo Bank, N.A. Wells Fargo Personal Lines, PO Box 10438, MAC F8235-02F, Des Moines IA 50306-0438

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4917653	+ Email/Text: bncnotifications@phea.org	Nov 10 2022 18:44:00	AES/PHEAAFRN, ATTN: BANKRUPCY, PO BOX 2461, HARRISBURG, PA 17105-2461
4917655	Email/Text: rmcollections@belco.org	Nov 10 2022 18:44:00	BELCO COMMUNITY CREDIT UNION, BELCO COMMUNITY CREDIT UNION, 449 EISENHOWER BLVD., HARRISBURG, PA 17111
4917656	^ MEBN	Nov 10 2022 18:37:04	BELDEN JEWELERS/STERLING JEWELERS, INC, ATTN: BANKRUPTCY, PO BOX 1799, AKRON, OH 44309-1799
4917658	+ Email/Text: bankruptcy@cavps.com	Nov 10 2022 18:44:00	CALVARY PORTFOLIO SERVICES, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
4917659	+ EDI: CAPITALONE.COM	Nov 10 2022 23:43:00	CAPITAL ONE, ATTN: GENERAL CORRESPONDENCE/BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4917660	+ Email/Text: bankrupt@choicerecovery.com	Nov 10 2022 18:44:00	CHOICE RECOVERY INC, 1550 OLD HENDERSON RD STE 100, COLUMUS, OH 43220-3662
4917661	+ EDI: WFNNB.COM	Nov 10 2022 23:43:00	COMENITY BANK/MAURICES, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS,

			OH 43218-2125
4917662	+ EDI: WFNNB.COM	Nov 10 2022 23:43:00	COMENITYCAPITAL/BSCLB, COMENITY BANK, PO BOX 182125, COLUMBUS, OH 43218-2125
4917663	+ Email/Text: dylan.succa@commercialacceptance.net	Nov 10 2022 18:44:00	COMMERCIAL ACCEPTANCE, 2300 GETTYSBURG RD, CAMP HILL, PA 17011-7303
4949653	Email/PDF: bncnotices@becket-lee.com	Nov 10 2022 18:44:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4960809	+ Email/Text: bankruptcy@cavps.com	Nov 10 2022 18:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5028625	Email/Text: ECMCBKNotices@ecmc.org	Nov 10 2022 18:44:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
5028626	Email/Text: ECMCBKNotices@ecmc.org	Nov 10 2022 18:44:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
4917652	EDI: IRS.COM	Nov 10 2022 23:43:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4917664	^ MEBN	Nov 10 2022 18:37:13	KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
4917665	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 10 2022 18:44:00	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043
4942182	Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2022 18:44:44	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4960665	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 10 2022 18:44:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4938164	Email/Text: nsm_bk_notices@mrcooper.com	Nov 10 2022 18:44:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
4917666	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 10 2022 18:44:00	NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD, COPPELL, TX 75019-4620
4917667	+ Email/Text: bankruptcyntices@psecu.com	Nov 10 2022 18:44:00	P S E C U, ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013
4917668	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 10 2022 18:44:00	PACIFIC UNION FINANCIAL, 1603 LBJ FREEWAY, FARMERS BRANCH, TX 75234-6071
4927788	+ Email/Text: bncnotifications@pheaa.org	Nov 10 2022 18:44:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4963887	EDI: PRA.COM	Nov 10 2022 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4918251	+ EDI: RECOVERYCORP.COM	Nov 10 2022 23:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4958004	+ Email/Text: bankruptcyntices@psecu.com	Nov 10 2022 18:44:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4942693	+ Email/Text: joey@rmscollect.com	Nov 10 2022 18:44:00	Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
4937245	EDI: PENNDEPTREV	Nov 10 2022 23:43:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946

4937245	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2022 18:44:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
4917669	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 10 2022 18:44:00	QUICKN LOANS, 1050 WOODWARD AVE, DETROIT, MI 48226-3573
4955716	EDI: Q3G.COM	Nov 10 2022 23:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4922135	EDI: Q3G.COM	Nov 10 2022 23:43:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
4929037	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 10 2022 18:44:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
4917670	Email/Text: joey@rmscollect.com	Nov 10 2022 18:44:00	RECEIVABLE MANAGEMENT INC, 7206 HULL RD, STE 211, RICHMOND, VA 23235
4917650	+ Email/Text: karen.brown@treasury.gov	Nov 10 2022 18:44:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4917672	+ EDI: RMSC.COM	Nov 10 2022 23:43:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
4917673	+ EDI: RMSC.COM	Nov 10 2022 23:43:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
4917674	+ EDI: RMSC.COM	Nov 10 2022 23:43:00	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
4917675	EDI: USAA.COM	Nov 10 2022 23:43:00	USAA SAVINGS BANK, PO BOX 47504, SAN ANTONIO, TX 78265
4942854	+ EDI: AIS.COM	Nov 10 2022 23:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4955224	+ EDI: VERIZONCOMB.COM	Nov 10 2022 23:43:00	Verizon, P.O. Box 4003, Acworth, GA 30101-9004
4955225	+ EDI: VERIZONCOMB.COM	Nov 10 2022 23:43:00	Verizon, 455 Duke Drive, Franklin, TN 37067-2701
4955223	+ EDI: VERIZONCOMB.COM	Nov 10 2022 23:43:00	Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505
4917676	+ EDI: WFFC2	Nov 10 2022 23:43:00	WELLS FARGO BANK, ATTN: BANKRUPTCY, PO BOX 94435, ALBUQUERQUE, NM 87199-4435
4917677	+ EDI: WFFC2	Nov 10 2022 23:43:00	WELLS FARGO BANK CARD, MAC F82535-02F, PO BOX 10438, DES MOINES, IA 50306-0438
4954986	EDI: WFFC2	Nov 10 2022 23:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
4974599	+ Email/Text: kcm@yatb.com	Nov 10 2022 18:44:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
----------	---------------	------------------

District/off: 0314-1
Date Rcvd: Nov 10, 2022

User: AutoDocke
Form ID: 3180W

Page 4 of 5
Total Noticed: 58

cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5504017	*+	Kayce Ryan Gregory, 10088 McCreary Road, Shippensburg, PA 17257-8530
5145195	*	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226
4917648	*+	RICHARD EUGENE GREGORY, JR., 128 CRANBROOK DRIVE, DOVER, PA 17315-1237
4945802	##+	Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, TX 75063-6046

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Richard Eugene Gregory Jr. bdiefenderfer@cgalaw.com, tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Brent Diefenderfer	on behalf of Debtor 2 Kayce Ryan Gregory bdiefenderfer@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Christopher M. McMonagle	on behalf of Creditor Quicken Loans Inc. cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com
Christos A Katsaounis	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
Daniel Philip Jones	on behalf of Creditor Quicken Loans Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pacific Union Financial LLC bkgroup@kmlawgroup.com
James Peter Valecko	on behalf of Creditor PSECU pitecf@weltman.com PitEcf@weltman.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
Steven P. Kelly	on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov
William Edward Miller	on behalf of Creditor Quicken Loans Inc. william.miller@padgettlawgroup.com wedwardmiller@gmail.com

District/off: 0314-1
Date Rcvd: Nov 10, 2022
TOTAL: 12

User: AutoDocke
Form ID: 3180W

Page 5 of 5
Total Noticed: 58

Information to identify the case:

Debtor 1 Richard Eugene Gregory Jr.
First Name Middle Name Last Name

Debtor 2 Kayce Ryan Gregory
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-01866-HWV**

Social Security number or ITIN xxx-xx-9177
EIN --

Social Security number or ITIN xxx-xx-9419
EIN --

12/18

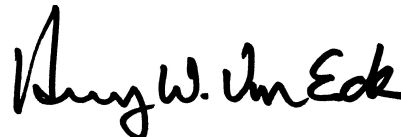
Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Eugene Gregory Jr.

Kayce Ryan Gregory
aka Kayce R. Campbell

By the
court:

11/10/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.